

GINGER H. FERGUSON, GRANTOR

TO

WILLIAM J. NARO, JR. and wife,
SANDRA K. NARO, GRANTEES

WARRANTY DEED

06030321

FOR AND IN CONSIDERATION of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable legal consideration, the receipt and sufficiency of which is hereby acknowledged, the Grantor GINGER H. FERGUSON hereby sells, conveys, and warrants unto the Grantees WILLIAM J. NARO, JR. and wife, SANDRA K. NARO, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land in DeSoto County, Mississippi, being more particularly described as follows:

Lot 66, Cherokee Ridge, First Addition, Part of Cherokee Valley P.U.D. situated in Section 31, Township 1 South, Range 6 West, in DeSoto County, Mississippi as shown on plat of record in Plat Book 72, Pages 44-45, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description.

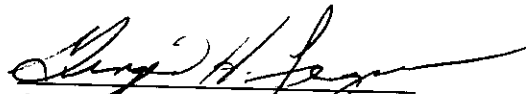
By acceptance of this Deed, the parties agree that this conveyance is made subject to subdivision, health department, zoning and other regulations in effect; restrictive covenants of the subdivision; and rights of way and easements for public roads, flowage, and utilities. This property is taken subject to Easements to City of Olive Branch recorded in Book 356 at Page 244 and Book 384 at Page 33 in the Office of the Chancery Clerk of DeSoto County, Mississippi. This property is also subject to an Easement to Mineral Wells Association in Book 160 at page 75 in the Office of the Chancery Clerk of DeSoto County, Mississippi and subject to the Restrictive Covenants of Cherokee Ridge, Part of Cherokee Valley P.U.D. as listed on the plat of record in Plat Book 72 at Pages 44-45 in the Office of the Chancery Clerk of DeSoto County, Mississippi. The warranty in this deed is subject to any prior conveyance or reservation of minerals of every kind and character, including but not limited to current or prior owners. No such reservation is made by Grantor herein however with this conveyance. Taxes for 2006 shall be estimated and prorated at closing

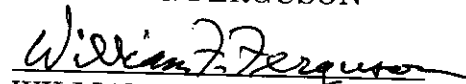
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and paid by the Grantee when due with any final adjustments in proration to be made between Grantor and Grantee when the actual ad-valorem tax bill is rendered. Possession is to be given upon delivery of this Deed.

WILLIAM F. FERGUSON joins in this deed conveying any homestead or other rights he may have in this property.

EXECUTED this the 1st day of September, 2006.


GINGER H. FERGUSON


WILLIAM F. FERGUSON

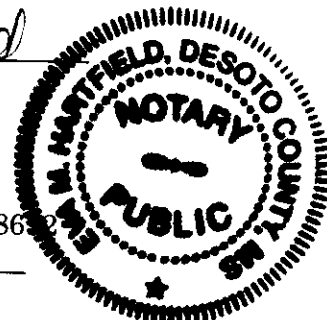
STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named GINGER H. FERGUSON and WILLIAM F. FERGUSON, who acknowledged signing and delivering the above and foregoing Warranty Deed on the day and year therein mentioned as a free and voluntary act and deed and for the purposes therein expressed.

GIVEN under my hand and official seal of office this the 1st day of September, 2006.


NOTARY PUBLIC

My Commission Expires:
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JUNE 21, 2008
BONDED THRU STEGALL NOTARY SERVICE



GRANTOR'S ADDRESS: 1001 Hickory Ridge Drive, Hernando, MS 38632
Home #: 662-449-0082 Bus #: n/a

GRANTEE'S ADDRESS: 6383 Shenandoah Lane, Olive Branch, MS 38654
Home #: 901-259-3282 Bus #: 901-259-3282

Prepared by:
Walker, Brown & Brown, P. A.
P. O. Box 276
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(662) 429-5277
(901) 521-9292
1751br Ferguson to Naro WD

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